

REMARKS/ARGUMENTS

Interviews

Applicants thank the Examiner for his courtesy and consideration in discussing this Application in telephone interviews on December 19, 2006, January 30, 2007, and February 14, 2007. Because interviews after final are discretionary, Applicants especially appreciate the opportunity.

Specifically, aspects of claims 1, 10, and 18 were discussed in light of the 35 U.S.C. §103(a) rejection. Applicants and Examiner discussed a number of areas in the claims and the Specification that are not taught in the references. Applicants and Examiner eventually agreed on novel elements to be included in the claims, and also agreed that the art cited in the Final Office Action dated November 28, 2006 ("Final Office Action") was insufficient to teach the added limitations in the amended claims.

However, the Examiner noted that a new search would be necessary before allowance, and recommended the filing of a Request for Continued Examination.

Amendments

Before this Amendment, claims 1, 3-10, 12-24, 26-28 and 30 were present for examination. Claims 1, 10, and 18 are amended. Claims 31-33 are added, and no claims are canceled. Thus, claims 1, 3-10, 12-24, 26-28 and 30-33 are now present for examination. Claims 1, 10 and 18 are the independent claims. No new matter is added, as the amendments are supported in the Specification (Original Application, p. 11, ll. 15-24; *see also* p. 9, ll. 3-29). A Request for Continued Examination (RCE) is filed concurrently herewith.

The Final Office Action maintained the rejection of claims 1, 3-10, 12-24, 26-28 and 30 under 35 U.S.C. § 103(a) as being unpatentable over the cited portions of U.S. Patent No. 6,370,514 to Messner (hereinafter "Messner") in view of the cited portions of U.S. Patent No. 6,175,823 to Van Dusen (hereinafter "Van Dusen"), the cited portions of U.S. Patent No. 6,193,155 to Walker (hereinafter "Walker"), and the cited portions of Kolor, "A new era of

ATMs breeds much more than cash” (hereinafter “Kolor”). Applicants respectfully request reconsideration of this Application as amended.

35 U.S.C. § 103 Rejection, Messner, Van Dusen, Walker, Kolor

The Final Office Action rejected independent claims 1, 10 and 18 under 35 U.S.C. § 103(a) as being unpatentable over Messner in view of Van Dusen, Walker and Kolor. The references cannot be relied upon to teach or suggest "a first interface comprising an electronic user interface" for receiving "selection of the electronic greeting card entered by a sender" and a "second interface [at an agent location and] physically distinct from the first electronic user interface" for receiving payment from a sender, as recited in independent claim 1. Claims 10 and 18 contain similar limitations.

In light of the foregoing, Applicants respectfully submit that the specified limitations in independent claims 1, 10, and 18 are allowable for at least the foregoing reasons. Claims 3-9, 12-17, 19-24, 26-28 and 30-33 each depend from these independent claims, and are believed allowable for at least the same reasons as given above. Applicants respectfully request that the 35 U.S.C. §103(a) rejections be withdrawn.

CONCLUSION

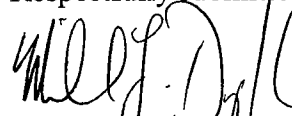
In view of the foregoing, Applicants believe all claims now pending in this Application are in condition for allowance and an action to that end is respectfully requested.

Appl. No. 10/010,068
Amdt. dated February 21, 2007
Amendment under 37 CFR 1.116 Expedited Procedure
Examining Group

PATENT

If the Examiner believes a telephone conference would expedite prosecution of this application, please telephone the undersigned at 303-571-4000.

Respectfully submitted,



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